

FILED

August 28, 2023

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.



U.S. Bankruptcy Judge

ORAAC (7/14/23) cal

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re
Joshua David Haggard
Debtor

} Case No. **23-31140-pcm7**

} ORDER RE REAFFIRMATION
} AGREEMENT (NO HEARING HELD)
}

A reaffirmation agreement between debtor and creditor FreedomRoad Financial was filed on 08/28/23 as ECF No. 28 .

The court will not hold a hearing to consider approval of the agreement, which is neither approved nor disapproved, because an attorney represented debtor in the course of negotiating the agreement and the attorney signed the 11 U.S.C. § 524(c) certification satisfying the condition to the agreement's enforceability in §524(c)(3) and making §524(c)(6)(A) inapplicable. There is no presumption of undue hardship under 11 U.S.C. § 524(m).

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